

**EXHIBIT B**

**Meerovich Declaration**

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF DELAWARE**

In re:	)	
	)	Chapter 11
	)	
REVERSE MORTGAGE INVESTMENT TRUST INC, <i>et al.</i> , <sup>1</sup>	)	Case No. 22-11225 (MFW)
	)	
	)	(Jointly Administered)
	)	
Debtors.	)	
	)	

**DECLARATION OF TANYA MEEROVICH  
IN SUPPORT OF THE DEBTORS' APPLICATION FOR ENTRY  
OF AN ORDER (I) AUTHORIZING THE DEBTORS TO EMPLOY AND RETAIN  
FTI CONSULTING, INC. TO PROVIDE THE DEBTORS A CHIEF RESTRUCTURING  
OFFICER AND CERTAIN ADDITIONAL PERSONNEL, (II) DESIGNATING TANYA  
MEEROVICH AS CHIEF RESTRUCTURING OFFICER FOR THE  
DEBTORS EFFECTIVE AS OF THE PETITION DATE,  
AND (III) GRANTING RELATED RELIEF**

Pursuant to 28 U.S.C. section 1746, Tanya Meerovich declares as follows:

1. I am a Senior Managing Director with FTI Consulting, Inc. (together with its wholly owned subsidiaries, "FTI"), a financial advisory services firm with numerous offices throughout the world, and am duly authorized to make this declaration (this "Declaration") on behalf of FTI in support of the *Debtors' Application for Entry of an Order (I) Authorizing the Debtors to Employ and Retain FTI Consulting, Inc. to Provide the Debtors a Chief Restructuring Officer and Certain Additional Personnel, (II) Designate Tanya Meerovich as Chief Restructuring Officer for the Debtors Effective as of the Petition Date, and (III) Granting Related Relief* (the

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<sup>1</sup> The Debtors in these jointly administered chapter 11 cases, along with the last four digits of each Debtor's federal tax identification number, include: Reverse Mortgage Investment Trust Inc. (3421); Reverse Mortgage Funding LLC (0209); RMIT Cash Management LLC (6241); RMIT Operating I LLC (1844); and RMIT Operating II LLC (2301). The location of the Debtors' service address for purposes of these chapter 11 cases is: 1455 Broad Street, 2nd Floor, Bloomfield, NJ 07003.

“Application”)<sup>2</sup> on the terms and conditions set forth in the Application and the Engagement Letter. Except as otherwise noted, I have personal knowledge of the matters set forth herein.<sup>3</sup>

### **FTI’S QUALIFICATIONS**

2. On November 1, 2022, FTI was engaged to provide interim consulting services in connection with a potential chapter 11 process and I was appointed Chief Restructuring Officer (“CRO”) effective November 1, 2022. The FTI Professionals are intimately familiar with the Debtors’ business and are well qualified to act on the Debtors’ behalf given their extensive knowledge and expertise with respect to chapter 11 proceedings. The FTI Professionals specialize in interim management, turnaround and restructuring services, asset sales, and business transformation. FTI’s debtor advisory services have included a wide range of activities targeted toward maximizing the value of a debtor’s assets and recoveries to creditors, including: developing or validating forecasts; working with management on operational issues; monitoring and managing cash flow and creditor relationships; negotiating with a debtor’s secured lenders on the use of cash collateral; assessing and recommending cost reduction strategies; providing transactional support to market a debtor’s assets, including forecasting, creating marketing materials, contacting potential buyers, and negotiating offers for debtor owned assets; preparing a debtor for a chapter 11 filing; and designing and negotiating financial restructuring packages.

3. Further, FTI has provided similar services and personnel in recent cases in this District. *See, e.g., First Guaranty Mortg. Corp.*, Case No. 22-10584 (CTG) (Bankr. D. Del. 2022); *In re Nine W. Holdings, Inc.*, 2018 Bankr. LEXIS 1998 (Bankr. D. Del. 2018); *In re The Weinstein Company Holdings, Inc.* Case No 18-10601 (MWF) (Bankr. D. Del. April 24, 2018); *In re Zohar*

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<sup>2</sup> Capitalized terms used but not otherwise defined herein shall have the meaning ascribed to such terms in the Application.

<sup>3</sup> Certain of the disclosures herein relate to matters within the personal knowledge of other professionals at FTI and are based on information provided by such professionals.

*III, Corp.*, Case No. 18-10512 (Bankr. D. Del. June 11, 2018); *In re SFX Entertainment, Inc.*, Case No. 16-10238 (Bankr. D. Del. Mar. 3, 2016); *In re Fresh & Easy, LLC*, Case No. 15-12220 (Bankr. D. Del. Nov. 20, 2015); *In re Corinthian Colleges, Inc.*, Case No. 15-10952 (Bankr. D. Del. May 27, 2015); *In re Mineral Park, Inc.*, Case No. 14-11996 (Bankr. D. Del. Sept. 23, 2014).

4. I have the requisite experience to serve as the Debtors' CRO. I have over fifteen years of experience leading complex transformations and advising on in- and out-of-court restructurings for companies across industries, with expertise in the real estate/mortgage, financial services, non-for-profit, insurance, healthcare, education, energy, manufacturing, infrastructure, print, entertainment and retail industries. I graduated from Roosevelt University with a bachelor's degree in business management and finance, and I am a Chartered Financial Analyst, a Certified Insolvency and Restructuring Advisor, and a Certified Turnaround Professional. I was appointed and am serving as the CRO for First Guaranty Mortgage Corporation. My other recent engagements in the financial services industry include, among others: AG Mortgage Investment Trust Inc, Impac Mortgage, MFA Financial, Ocwen Financial, Residential Capital, Credit-Based Asset Servicing and Securitization, Progexion, JH Capital, Litton Loan Servicing, Ditech Corporation, Walter Investments and Stearns Lending. Prior to joining FTI, I was in the Financial Services Advisory group of RSM Cayman Islands, where I was involved in a number of high-profile and complex cross-border insolvency engagements in the financial services sector.

5. Subject to approval by the Court, FTI will be retained by the Debtors to provide the FTI Professionals on the terms and conditions set forth in the engagement letter dated October 31, 2022 (attached to the Application as Exhibit C, (the "Engagement Letter")) and any order granting the Application.

**DISINTERESTEDNESS AND ELIGIBILITY**

6. In connection with the proposed employment and retention of FTI by the Debtors, FTI conducted a review of its contacts with the Debtors, their affiliates, and certain entities holding large claims against or interests in the Debtors that were made reasonably known to FTI. A listing of the parties reviewed is reflected on **Exhibit 1** to this Declaration. FTI's review, completed under my supervision, consisted of a query of the parties included in **Exhibit 1** to this Declaration within an internal computer database<sup>4</sup> containing names of individuals and entities that are present or recent former clients of FTI.

7. Based on the results of its review, except as otherwise discussed herein, FTI does not have a relationship with any of the parties on **Exhibit 1** in matters related to the Debtors or these Chapter 11 Cases. FTI has provided and could reasonably be expected to continue to provide services unrelated to the Debtors or these Chapter 11 Cases for the various entities shown on **Exhibit 2**. FTI's assistance to these parties has been related to providing various financial restructuring, litigation support, technology, strategic communications, and economic consulting services. To the best of my knowledge and except as otherwise disclosed herein, no services have been provided to these parties in interest that involve their rights in these Chapter 11 Cases, nor does FTI's involvement in these Chapter 11 Cases compromise its ability to continue such consulting services.

8. Further, as part of its diverse practice, FTI appears in numerous cases, proceedings and transactions that involve many different professionals, including attorneys, accountants, and financial consultants, who may represent claimants and parties-in-interest in these Chapter 11 Cases. FTI is a global consulting firm with thousands of employees located in offices around the

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<sup>4</sup> For the avoidance of doubt, FTI's computer database covers FTI Consulting, Inc. and its wholly-owned subsidiaries globally.

world. Our employees may have relatives employed by some of the parties-in-interest in this case. Based on our current staffing of this engagement, none of the FTI employees assigned to this matter have any relatives directly involved in these Chapter 11 Cases. Additionally, FTI has performed in the past, and may perform in the future, advisory consulting services for various attorneys and law firms, and has been represented by several attorneys and law firms, some of whom may be involved in these Chapter 11 Cases. In addition, FTI has in the past, may currently and will likely in the future be working with or against other professionals involved in matters unrelated to the Debtors and these Chapter 11 Cases.

9. To the best of my knowledge, information, and belief, insofar as I have been able to ascertain after reasonable inquiry, neither I nor any of FTI's professional employees (a) have any connection with the Debtors, their creditors, any other parties in interest in these Chapter 11 Cases, or their respective attorneys or accountants, except as may be disclosed on **Exhibit 2** of this Declaration or (b) are related or connected to any United States Bankruptcy Judge for the District of Delaware, any of the District Judges for the District of Delaware who handle bankruptcy cases, the U.S. Trustee, or any employee in the Office of the U.S. Trustee.

10. Additionally, FTI is not a "creditor" of the Debtors within the meaning of section 101(10) of the Bankruptcy Code. Further, neither I nor any other FTI Professional serving the Debtors, to the best of my knowledge, is a holder of any outstanding debt instruments or shares of the Debtors' stock.

11. It is FTI's policy and intent to update and expand its ongoing relationship search for additional parties in interest in an expedient manner. If any new material relevant factors or relationships are discovered or arise, FTI will promptly file a supplemental declaration.

12. To the best of my knowledge, (i) no commitments have been made or received by FTI with respect to compensation or payment in connection with these Chapter 11 Cases other

than in accordance with the Engagement Letter, the Application, and the applicable provisions of the Bankruptcy Code and the Bankruptcy Rules, and (ii) FTI has no agreement with any other entity to share with such entity any compensation received by FTI in connection with these Chapter 11 Cases. By reason of the foregoing, I believe FTI is eligible for retention by the Debtors pursuant to sections 105(a) and 363(b) of the Bankruptcy Code and the applicable Bankruptcy Rules and Local Rules.

I declare under penalty of perjury that the foregoing is true and correct.

Executed on December 15, 2022

/s/ Tanya Meerovich  
Tanya Meerovich, Senior Managing Director  
FTI Consulting, Inc.

**EXHIBIT 1**

**Potentially Interested Parties Reviewed**

1HOMEPLANET LLC  
41 Pine Lawn DR LLC  
8X8, Inc.  
Adfitech, INC  
ADP  
Al Lugano  
Alaba Ogunleye (Auditor)  
Alabama Department of Revenue  
Alaska Department of Commerce, Community, and Economic Development  
Alaska Department of Revenue  
Alicia Leonhard (Assistant U.S. Trustee)  
Alston & Bird LLP  
American Advisors Group (a/k/a AAG)  
AMSIVE  
Andrea B. Schwartz (Trial Attorney)  
Andrew Kail  
Andrew R. Vara  
Andy Velez-Rivera (Trial Attorney)  
Angelique Okita  
Anita Caulfield  
Annie Wells (Trial Attorney)  
Anthony Hernandez  
Approval First Home Loans Inc.  
Apurva Patel  
Arizona Department of Financial Institutions  
Arizona Department of Revenue  
Arkansas Corporation Income Tax  
Arkansas Secretary of State  
Arkansas Securities Department  
Arkansas State Board of Collection Agencies  
Arthur Fine  
Ascot Insurance Company  
AT&T  
AUTOMATIC DATA PROC INS  
AXA XL Insurance  
Barbara Brown  
Barclays Bank PLC  
Barry Sternlicht  
Basin Street Properties/ Santa Rosa Executive Offices  
Bay Docs, LLC  
Beatrice Manson  
Beiramee Law Group



Benjamin Hackman  
Benjamin J. Higgins (Honors Trial Attorney)  
Berkeley Research Group  
Berkshire Hathaway Guard Insurance Co  
Biegler & Associates, Inc.  
Bladock S.A  
BNGL Holdings, L.L.C.  
BNGL Parent, L.L.C  
BNGL Parent, L.L.C (DE)  
Bradley Arant Boult Cummings LLP  
Bressler, Amery, & Ross  
Brian Montgomery  
Brian S. Masumoto (Trial Attorney)  
Broadacres ERCT 1 LLC  
Bureau of Registration  
Business Central Gold River, Inc. dba Business Central  
C2 Financial Corporation  
Cadman Robb Kiker Jr., PC  
California Business, Transportation and Housing Agency  
California Department of Financial Protection and Innovation  
California Franchise Tax Board  
Carmen Argueta Berrios  
Carol Garling  
Carol Wagman  
CAVN Investments, LLC  
CDW Direct  
Central Hudson Gas & Electric Corp.  
CenturyLink  
CF Capital Group  
Charter Communications Operating LLC dba Spectrum (f/k/a Time Warner Cable)  
Chief Judge Laurie Selber Silverstein  
Chorus Call, Inc.  
Christine Black (Assistant U.S. Trustee)  
Christine Green  
Chubb Group of Insurance Companies  
Cigna Healthcare  
Class Valuation, LLC  
Claudette Madore  
Colorado Department of Law- Collection Agency  
Colorado Department of Law- Consumer Protection Section Consumer Credit Union  
Colorado Department of Regulatory Agencies- Department of Real Estate  
Colorado Department of Revenue  
Colorado Secretary of State  
Comcast Cable Communications Management, LLC  
Comerence Compliance Monitoring, LLC  
Commonwealth of Kentucky, Secretary of State  
Commonwealth of Massachusetts Division of Banks  
Commonwealth of Virginia - State Corporation Commission

Compass Point Research & Trading , LLC  
Compass Point Research & Trading, LLC  
Comptroller of Maryland Revenue Administration  
Compu-link (dba Celink)  
CompuLink dba Celink  
COMPUTER FUTURES  
Connecticut Department of Banking  
Connecticut Department of Revenue  
Continental Insurance Company of New Jersey  
Contivio.com  
CORELOGIC COMMERCIAL REAL ESTATE SERVICES, INC  
Corporate Creations International Inc.  
Corporate Creations Network Inc.  
County of Sacramento Department of Finance, Tax Collection, and Licensing  
Craig Corn  
Credit Plus, Inc. (142619)  
Credit Suisse First Boston Mortgage Capital LLC  
Credit Suisse Securities (USA) LLC  
Crowe LLP.  
CS ENTITY IN THE CS GROUP  
Cyber Safe Solutions, LLC  
D.C. Office of Tax and Revenue  
Dale Ernest Tillman  
Damianos Pinelawn LLC  
Damianos Pinelawn, LLC  
Damianos Pinelawn,LLC  
Danielle Gadson  
Dave Mason  
David Buchbinder  
David Landau & Associates (DLA)  
David Peskin  
David Russell  
DB trust Co. Americas  
Delaware Division of Revenue  
Delaware Office of the State Bank Commissioner  
Deloitte & Touche LLP  
Denis Cooke  
Department of Consumer and Regulatory Affairs Business and Professional Licensing  
Administration Corporations Division  
Department of Financial Protection and Innovation (DFPI)  
Deutsche Bank National Trust Company  
Diane Giordano  
Dion Wynn  
District of Columbia Department of Insurance, Securities and Banking Bureau  
District of Columbia Department of Insurance, Securities, and Banking  
"Donald, Jacaruso"  
Edith A. Serrano  
eGate Technologies Inc

Elaine Harreslon  
Ellis Rinaldi  
Endurance American Insurance Company  
Ercilia A. Mendoza (Legal Assistant)  
ERCT Property Management  
ERCT Property Management, LLC  
Eric W. Franklin  
FANNIE MAE  
FHA  
Finance of America Reverse  
First Choice Appraisal Management, Inc  
Flora Maywaethers  
Florida Department of Revenue  
Florida Office of Financial Regulation  
Florida Secretary of State  
FNMA  
Fortimize  
Fox Capital LLC  
Franklin Waters  
Franzen and Salzano, P.C.  
FSI Mortgage, L.C  
G. White  
Gary Nordquist  
GATE HOUSE STRATEGIES, LLC  
Geli Lehman  
Georgia Corporations Division  
Georgia Department of Banking and Finance  
Georgia Department of Revenue  
Gerald Sims  
Gift Creations, Inc  
Gladys Valle  
Gloria Bernard  
GMEI Utility a service of BED B V  
GNMA  
GOOGLE, INC  
Government of Puerto Rico, Department of State  
Greg M. Zipes (Trial Attorney)  
Gregg & Valby  
Guy A. Van Baalen (Assistant U.S. Trustee)  
Hannah McCollum  
Hartford Fire Insurance Company  
Hawaii Benefits -HMSA  
Hawaii Department of Taxation  
Hawaii Division of Financial Institutions  
HealthEquity  
Hermando Sapeins  
Hinman Straub  
Holly Dice

Horizon BCBS  
HORIZON MEDIA INC  
Houlihan Lokey, Inc.  
HUD  
Hunton Andrews Kurth  
Hunton & Williams LLP  
Idaho Department of Finance  
Idaho State Tax Commission  
Illinois Department of Financial and Professional Regulation  
Illinois Department of Revenue  
Illinois Division of Banking  
Illinois Secretary of State  
Ilusion Rodriguez (Paralegal Specialist)  
Indiana Department of Financial Institutions  
Indiana Department of Revenue  
Indiana Secretary of State  
Indiana Secretary of State Securities Division  
Ingrid Shipman  
Integrity 1st Mortgage, LLC  
InterCap Lending Inc.  
Interdependence PR  
Intermedia  
Intex Solutions, Inc.  
Iowa Consumer Credit Administration  
Iowa Department of Revenue  
Iowa Division of Banking  
Iowa Secretary of State  
Isaura Marin  
Iurato Law Firm, PL  
Jackie Hoover  
James DeAth  
James Forney  
James Gannone (Auditor)  
James Gilbane  
James Meadows  
James R. O'Malley  
James Rose  
Jane Leamy  
Janis Hernandez  
Jean Moran  
Jeffrey DiModica  
Jeff Dishner  
Jeffrey Rogers  
JKC 700 LLC  
JKC 700, LLC  
Joan Ranieri  
John Allen  
John P Wurster dba Brookcrest Water Company, LLC

John Rodriguez  
John Schanne  
John White  
Joseph Allen (Assistant U.S. Trustee)  
Joseph Cudia  
Joseph McMahon  
Judge Ashely M. Chan  
Judge Brendan L. Shannon  
Judge Craig T. Goldblatt  
Judge J. Kate Stickles  
Judge John T. Dorsey  
Judge Karen B. Owens  
Judge Mary F. Walrath  
Juliet Sarkessian  
June Saffle  
Kansas Department of Revenue  
Kansas Office of the State Bank Commissioner  
Karen Starr  
Karman Executive Center  
Kathleen Schmitt (Assistant U.S. Trustee)  
KavNiya Technologi Solutions Pvt. LTD  
Kentucky Department of Financial Institutions  
Kentucky Department of Revenue  
KPMG  
Kroll Restructuring Administration, LLC  
Latham & Watkins  
Lauren Attix  
Laurie Capp  
Leadenhall Capital Partners LLP  
LEADENHALL LIFE INSURANCE LINKED INVESTMENTS FUND PLC  
Lee Rago  
Lendingtree  
LHN Financial Services, Inc.  
Liberty Mortgage  
Lighttower - Crown Castle Fiber LLC  
Lightpath  
Lincoln Corners, LLC  
Lincoln IT LLC  
Linda Casey  
Linda Richenderfer  
Linda Riffkin (Assistant U.S. Trustee)  
Lino Rosa Gomez  
Lisa Penpraze (Assistant U.S. Trustee)  
Lisa, Geller  
Littler Mendelson P.C.  
Lloyd's London  
Lockton Companies LLP  
Longbridge

Lora Johnson  
Louisiana Department of Revenue  
Louisiana Office of Financial Institutions Non-Depository Division  
Louisiana Secretary of State  
Lowenstein Sandler, LLP  
Maine Bureau of Consumer Credit Protection  
Maine Revenue Services  
Maine Secretary of State  
Marcus Malik  
Margaret Bell  
Margaret Catt  
Mark Bruh (Trial Attorney)  
Marquetta Lopez  
Mary V. Maroney (Bankruptcy Analyst)  
Maryland Department of Assessments and Taxation  
Maryland Office of the Commissioner of Financial Regulation  
Mass Corporations Division  
Massachusetts Department of Revenue  
Massachusetts Division of Banks  
Maureen Quinn  
Mayer & Brown LLP  
McGlinchley Stafford  
Medelein Vescovacci (Auditor)  
Melvin Bernarde  
Melvin Page  
MERSCORP Holdings, Inc  
MetroNet f/k/a Climax Telephone Company  
Michael Panacio  
Michael W Pierson  
Michele A. Zachensky  
Michigan Department of Insurance and Financial Services  
Michigan Department of Treasury  
Microsoft  
Microsoft Corporation  
Microsoft Online, Inc  
Minnesota Department of Commerce  
Minnesota Revenue  
Mississippi Department of Banking and Consumer Finance  
Mississippi Department of Revenue  
Missouri Department of Revenue  
Missouri Division of Finance  
Money Life Insurance Company of America (aka Equitable) (aka AXA)  
Montana Department of Revenue  
Montana Division of Banking and Financial Institutions  
MONY Life Insurance Company of America  
Mortgage information Services, Inc  
Mortgage Toolbox, Inc.  
Nadkarni Joseph (Bankruptcy Analyst)

Natalia Fontes  
Nate Bagnaschi  
Nebraska Department of Banking and Finance  
Nebraska Department of Revenue  
Nebraska Secretary of State  
Nevada Division of Mortgage Lending  
Nevada Legal News  
New Hampshire Banking Department  
New Hampshire Department of Revenue  
New Jersey Department of Banking and Insurance  
New Jersey Department of Banking and Insurance  
New Jersey Division of Revenue  
New Mexico Financial Institutions Division  
New Mexico Taxation and Revenue Department  
New View Advisors  
New York City Department of Finance  
New York State Corporation Tax  
New York State Department of Financial Services  
New York State Department of Financial Services - Mortgage Banking Division  
New York State Department of State, Division of Corporations, State Records, and Uniform Commercial Code  
Nickita Barksdale  
NMLS - Conference of State Bank Supervisors  
Nomura Corporate Funding Americas, LLC  
Nomura Securities International, Inc.  
Noreen Ramos  
North Carolina Commissioner of Banks Office  
North Carolina Department of Revenue  
North Carolina Secretary of State, Business Registration Division  
North Dakota Department of Financial Institutions - Consumer Division  
North Dakota Office of State Tax Commissioner  
North Forest Properties #3 LLC  
Northeast Series of Lockton Companies, LLC  
NRMLA  
Nyanquoi Jones  
Office of Minnesota Secretary of State  
Ohio Department of Taxation  
Ohio Division of Financial Institutions, Consumer Finance  
Oklahoma Department of Consumer Credit Licensing  
Oklahoma Secretary of State  
Oklahoma Tax Commission  
Olshan Frome Wolosky LLP  
Optimum (aka Suddenlink)  
Oregon Department of Revenue  
Oregon Division of Financial Regulation  
Overflowworks.com  
Pacific Gas and Electric Company  
Park Plaza, L.L.C.

PARS INTERNATIONAL CORP.  
Partridge Snow & Hahn LLP  
Patrick Bartels  
Paul Weiss  
Paul K. Schwartzberg (Trial Attorney)  
Pennsylvania Department of Banking and Securities  
Pennsylvania Department of Revenue  
Philip Johnson  
PKF O'Connor Davies  
Platte River Insurance Company  
Preferred Financial Inc.  
Preferred Office Network  
Preferred Office Network, LLC  
Proforma Foley Team  
Property Manager Contacts  
PropertyRate LLC  
Puerto Rico Bureau of Financial Institutions  
Puerto Rico Department of the Treasury  
Puerto Rico Office of the Commissioner of Financial Institutions  
QBOX Fiduciary Solutions, LLC  
Rachel Bello  
Ramona Harris  
Regus  
Regus Management Group, LLC  
Reverse Mortgage Educators  
Reverse Freedom, LLC  
Reverse Market Insight  
Reverse Mortgage Answers, LLC  
Reverse Mortgage Funding LLC  
Reverse Mortgage Funding Sociedad de Responsabilidad Limitada  
Reverse Mortgage Investment Trust Inc.  
Reverse Mortgage Lending, Inc.  
Reverse Vision, Inc.  
ReverseAmerica Advisors, Inc  
Richard C. Jensen, Jr.  
Richard C. Morrissey (Trial Attorney)  
Richard Schepacarter  
Ricky J. Allen  
RMF ASSET FUNDING LLC  
RMIT Cash Management LLC  
RMIT Operating I LLC (1844)  
RMIT Operating II LLC (2301)  
Robert Burkhard  
Robert Cavello  
Robert Kemp  
Rosa Sierra-Fox  
Rosa Uranga  
Rosanne Mormando



RPG Consultants  
Ruth Hyman  
Ruth Klein  
Sabal Palms Professional Suites, LLC  
Safran Morpho Trust USA  
SAKSOFIT INC  
salesforce.com  
Secretary of State- LARA - Michigan  
Secretary of State, State of Mississippi  
Secretary of State, State of Kansas  
Secretary of the State of Connecticut  
Senior Funding Associates  
Shakima L. Dortch  
Shannon Scott (Trial Attorney)  
Shara Conrell (Trial Attorney)  
Sharon Bauldree  
Sheila Dancy Wilkins  
Sidley Austin LLP  
Simons & Woodard Inc.  
Smith & Hopen, P.A.  
Somp America Insurance Company  
South Carolina Consumer Finance Division of the Board of Financial Institutions  
South Carolina Department of Consumer Affairs  
South Carolina Department of Revenue  
South Dakota Department of Revenue  
South Dakota Division of Banking  
South Dakota Secretary of State  
South River Mortgage, LLC  
Starwood Capital Group  
State Banking Department of Alabama  
State of Alabama Etowah County  
State of Alaska Department of Commerce, Community, & Economic Development  
State of Alaska Department of Commerce, Community, and Economic Development Division of Corporations, Business, and Professional Licensing  
State of Delaware -Division of Corporations  
State of Hawaii Department of Commerce and Consumer Affairs Business Registration Division  
State of Idaho, Office Of Secretary of State  
State of Missouri Division of Finance  
State of Montana, Secretary of State  
State of Nevada, Office of the Secretary of State  
State of New Hampshire, Department of State  
State of New Jersey Department of the Treasury Division of Revenue and Enterprise Services  
State of New Jersey Division of Taxation  
State of North Carolina Commissioner of Banks  
State of North Dakota, Secretary of State  
State of Oregon, Secretary of State, Corporate Division  
State of Rhode Island Department of Business Regulation  
State of Rhode Island Division of Taxation

State of Rhode Island, Department of State, Business Services Division  
State of Washington Business Licensing Service  
State of Wisconsin Department of Financial Institutions  
Stephen Smith  
Stephen Vance  
Stephen, Celona  
Sun American Mortgage Co  
Susan Arbeit (Trial Attorney)  
SUTTON FUNDING LLC  
Sylvester Sharp (Bankruptcy Analyst)  
Sylvia Bass  
T. Patrick Tinker  
Tanya Meerovich  
Tara Tiantian (Trial Attorney)  
TD Bank  
Tena Companies, Inc.  
Tennessee Department of Commerce and Insurance  
Tennessee Department of Financial Institutions  
Tennessee Department of Revenue  
Tennessee Secretary of State  
Texas Capital Bank  
TEXAS CAPITAL BANK, N.A  
TEXAS CAPITAL BANK, NATIONAL ASSOCIATION  
Texas Comptroller of Public Accounts  
Texas Department of Savings and Mortgage Lending  
The Carlisle Group, Inc.  
The Jelly Works LLC dba BoxJelly  
The Office of the Secretary of State of the State of California  
The Senior Equity Group, Inc.  
Thomas Doyle  
TIAA  
TIAA, FSB  
Timothy Isgro  
Timothy J. Fox, Jr.  
Tokio Marine HCC – D&O Group  
Travelers  
TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA  
Trish Johnson  
U.S Department of Treasury/Internal Revenue Service  
U.S. BANK NATIONAL ASSOCIATION  
U.S. BANK TRUST COMPANY  
Una O’Boyle  
UPS (F92830)  
Utah Department of Commerce Division of Corporations and Commercial Code  
Utah Department of Commerce, Division of Corporations & Commercial Code  
Utah Department of Financial Institutes  
Utah Department of Financial Institutions  
Utah Division of Real Estate

Utah State Tax Commission  
Varsity Group  
Venable LLP  
Veritate Funding LLC  
Verizon Wireless  
Vermont Department of Financial Regulation  
Vermont Department of Taxes  
Vermont Secretary of State  
Victor Abriano (Bankruptcy Analyst)  
Virginia Bureau of Financial Institutions  
Virginia Department of Taxation  
Vito Genna  
WageWorks, Inc.  
Washington Department of Financial Institutions Division of Consumer Services  
Washington Secretary of State, Corporations & Charities Division  
Washington State Department of Financial Institutions  
Washington State Department of Revenue  
Wave Business  
Weiner Brodsky Kider PC  
West Virginia Division of Financial Institutions  
West Virginia Secretary of State  
WeWork  
William K. Harrington (U.S. Trustee)  
WILMINGTON SAVINGS FUND, FSB  
Wilsie Quailes  
Winchester Station, LLC  
Windstream  
Winston Giles  
Winston Support Services, LLC  
Win-Temp, LLC  
Wisconsin Department of Revenue  
Wyoming Division of Banking  
Wyoming Secretary of State

**EXHIBIT 2**

**Relationship Disclosures**

**Current Clients**

ADP  
Alston & Bird LLP  
AT&T  
AXA XL Insurance  
Barclays Bank PLC  
Bradley Arant Boult Cummings LLP  
Bressler, Amery, & Ross  
CenturyLink  
Charter Communications Operating LLC dba Spectrum (f/k/a Time Warner Cable)  
Chubb Group of Insurance Companies  
Cigna Healthcare  
Comcast Cable Communications Management, LLC  
Credit Suisse First Boston Mortgage Capital LLC  
Credit Suisse Securities (USA) LLC  
Crowe LLP.  
Deloitte & Touche LLP  
Deutsche Bank National Trust Company  
Endurance American Insurance Company  
Finance of America Reverse  
GOOGLE, INC  
Hartford Fire Insurance Company  
HealthEquity  
Houlihan Lokey, Inc.  
Hunton & Williams LLP  
KPMG  
Latham & Watkins  
Littler Mendelson P.C.  
Lloyd's London  
Lowenstein Sandler, LLP  
Mayer & Brown LLP  
MetroNet f/k/a Climax Telephone Company  
Microsoft  
Microsoft Corporation  
Money Life Insurance Company of America (aka Equitable) (aka AXA)  
Olshan Frome Wolosky LLP  
Optimum (aka Suddenlink)  
Pacific Gas and Electric Company  
Reverse Mortgage Funding LLC  
salesforce.com  
Sidley Austin LLP  
Starwood Capital Group  
TD Bank

Texas Capital Bank  
TEXAS CAPITAL BANK, N.A  
TEXAS CAPITAL BANK, NATIONAL ASSOCIATION  
The Carlisle Group, Inc.  
TIAA  
Travelers  
U.S. BANK NATIONAL ASSOCIATION  
U.S. BANK TRUST COMPANY  
Venable LLP  
Verizon Wireless  
WeWork  
WILMINGTON SAVINGS FUND, FSB

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